

## Claims

- Part B1*  
*A1*
1. (Amended Once) A method for performing a commercial transaction via a network;  
specifying a commercial transaction for a user in a personal access module connected to the network, the personal access module operated only by the user;  
receiving the commercial transaction in a personal access link configured to operate according to a profile associated with the user;  
forwarding the commercial transaction to a financial institution system depending on the profile of the user; and  
forwarding the commercial transaction from the financial institution system to a selected merchant system depending on the profile of the user and the commercial transaction.

- Part B1*  
*A2*
6. (Amended Once) A system for performing a commercial transaction via a network;  
a personal access module connected to the network for specifying a commercial transaction for a user;  
a personal access link configured to operate according to a profile associated with the user and for receiving the commercial transaction, the personal access operated only by the user;  
a financial institution system for receiving the commercial transaction depending on the profile of the user; and  
a selected merchant system for receiving commercial transaction from the financial institution system depending on the profile of the user and the commercial transaction.

Please add the following claim.

- A3*
7. (New) A method for performing a commercial transaction via a network;  
generating a commercial transaction in a personal computer operated by a user;  
forwarding the commercial transaction from the personal computer to a financial institution system; and